

United States Bankruptcy Court
Northern District of Ohio

In re:
Christopher Leo Pratt
Debtor

Case No. 23-30643-jpg
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-3
Date Rcvd: Apr 17, 2023

User: sheym
Form ID: pdf700

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher Leo Pratt, 3764 US Hwy 224 E, Lot 75, Greenwich, OH 44837-9350
27491230	Account Recovery Solutions, Attn Bankruptcy, PO Box 630806, Cincinnati, OH 45263-0806
27491237	+ Debt Management & Collection, Systems- Attn: Bankruptcy, PO Box 5609, Greenville, TX 75403-5609
27491239	+ Emergency Professional Services, Attn: Bankruptcy, 7123 Pearl Road, Ste 201, Cleveland, OH 44130-4944
27491249	+ LVNV Funding LLC, 6801 S. Cimarron Road, Suite 424-J, Las Vegas, NV 89113-2273
27491250	+ Norwalk Municipal Court, 45 N. Linwood Ave., Norwalk, OH 44857-1518
27491253	++ REGIONAL INCOME TAX AGENCY, PO BOX 470537, ATTENTION LEGAL DEPARTMENT, BROADVIEW HEIGHTS OH 44147-0537 address filed with court:, RITA, PO Box 94951, Cleveland, OH 44101-4951
27491254	+ Rodier Law Offices Inc, 5055 Enterprise Blvd, Toledo, OH 43612-3839
27491256	#+ State Collection & Recovery Service, PO Box 678, Monroeville, OH 44847-0678
27491260	+ US bank Acct, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
27491261	Valley Personnel Inc, 1510 TWP Road 1153, Ashland, OH 44805

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
27491233	Email/Text: bankruptcies@ccf.org	Apr 17 2023 20:40:00	Cleveland Clinic, Attention Bankruptcy, 9500 Euclid Ave, Cleveland, OH 44195
27491234	Email/Text: bankruptcyColumbia@nisource.com	Apr 17 2023 20:40:00	Columbia Gas of Ohio, PO Box 4629, Carol Stream, IL 60197-4629
27491231	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 17 2023 20:46:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27491232	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 17 2023 20:41:00	Cb Indigo/gf, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
27491235	Email/Text: EBN@thecmigroup.com	Apr 17 2023 20:40:00	Credit Management, 6080 Tennyson Pkwy, Suite 100, Plano, TX 75024-6002
27491236	Email/PDF: creditonebknotifications@resurgent.com	Apr 17 2023 20:45:51	Credit One Bank, Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
27491238	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 17 2023 20:45:50	Dept Ed Aidvantage, PO Box 740351, Atlanta, GA 30374-0351
27491240	+ Email/Text: elevate@ebn.phinsolutions.com	Apr 17 2023 20:40:00	Finwise Rise, Attention Bankruptcy, Po Box 679900, Dallas, TX 75267-9904
27491241	+ Email/Text: collections@firelandsfcu.org	Apr 17 2023 20:40:00	Firelands Federal Credit Union, Attn: Bankruptcy Dept, Po Box 8005, Bellevue, OH 44811-8005
27491242	Email/Text: bankruptcy@collectioncentral.com	Apr 17 2023 20:40:00	First Credit, Attn Bankruptcy, PO Box 630838, Cincinnati, OH 45263-0838
27491243	Email/Text: dfell@ftmc.com		

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		Apr 17 2023 20:40:39	Fisher Titus Medical Center, 272 Benedict Ave., Norwalk, OH 44857-2374
27491244	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 17 2023 20:41:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
27491246	+ Email/Text: hmcgrp@aol.com	Apr 17 2023 20:40:00	HMC, Attn: Bankruptcy, 29065 Clemens Road, Ste 200, Westlake, OH 44145-1179
27491247	+ Email/Text: hmcgrp@aol.com	Apr 17 2023 20:40:00	HMC Group, Attn: Bankruptcy, 29065 Clemens Road, Ste 200, Westlake, OH 44145-1179
27491245	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 17 2023 20:40:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
27491248	Email/Text: ktramble@lendmarkfinancial.com	Apr 17 2023 20:40:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
27491251	Email/Text: bk@rbccollect.com	Apr 17 2023 20:40:00	Rbc, Inc, Attn: Bankruptcy, PO Box 1548, Mansfield, OH 44901
27491252	Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2023 20:46:04	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
27491255	+ Email/PDF: pa_dc_claims@navient.com	Apr 17 2023 20:45:38	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
27491257	Email/PDF: gecsedl@recoverycorp.com	Apr 17 2023 20:45:48	Synchrony Bank Ashley Furniture, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
27491258	+ Email/Text: pfs@bellevuehospital.com	Apr 17 2023 20:40:00	The Bellevue Hospital, Attn: Bankruptcy, 1400 W. Main Street, Bellevue, OH 44811-8952
27491259	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 17 2023 20:40:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2023 at the address(es) listed below:

Name	Email Address
Jonathon Carl Elgin	on behalf of Debtor Christopher Leo Pratt jc@jcelgin.com elgin.jonathonc.r116646@notify.bestcase.com

District/off: 0647-3
Date Rcvd: Apr 17, 2023
TOTAL: 1

User: sheym
Form ID: pdf700

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Fill in this information to identify your case:

Debtor 1	Christopher Leo Pratt		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF OHIO	
Case number:			
(If known)			

23-30643

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Official Form 113
Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$222.49 per **Week** for **60** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.
☐ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

Debtor **Christopher Leo Pratt**

Case number

23-30643

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☒ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is **\$57,900.00**.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
- ☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Firelands Federal Credit Union	2012 Dodge Durango 98269 miles VIN: 1C4SDJET3CC205045 Engine Size: 348
	Body: 4 Dr Wagon Sport Utility
Harley Davidson Financial	2020 Harley-Davidson FLTRK 13 miles VIN: 1HD1KZF17LB617745
	Engine Size: 1870
	Body: Road/Street

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Debtor Christopher Leo Pratt

Case number 23-30643

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$5,790.00.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$2,868.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.
☒ The debtor(s) estimate the total amount of other priority claims to be \$2,717.92

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____.
☐ _____% of the total amount of these claims, an estimated payment of \$ _____.
☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00.
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

- ☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☒ plan confirmation.
☐ entry of discharge.

Debtor Christopher Leo Pratt

Case number 23-30643

☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Christopher Leo Pratt
Christopher Leo Pratt
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on April 5, 2023

Executed on _____

X /s/ Jonathon C. Elgin
Jonathon C. Elgin
Signature of Attorney for Debtor(s)

Date April 5, 2023

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$0.00</u>
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e. Fees and priority claims <i>(Part 4 total)</i>	<u>\$11,375.92</u>
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$46,524.08</u>
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j. Nonstandard payments <i>(Part 8, total)</i>	<u>\$0.00</u>
	+
Total of lines a through j	<div>\$57,900.00</div>